EXHIBIT L

6/5/2015

MERGED INFILE CREDIT REPORT

CONSUMER EXPLANATION LETTER

FILE#: REFERENCE #: APPLICANT: CO-APPLICANT: ADDRESS:

GUTIERREZ, PAUL GUTIERREZ, KARINA G 1003 82ND STREET NORTH BERGEN, NJ 07047 CREDIT REPORT PROVIDED BY: **CREDIT PLUS** 31550 WINTERPLACE PKWY SALISBURY, MD 21804 VOICE: (800) 258-3488 FAX (800) 258-3287

RE:

CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant

A copy of your credit report has been provided to HOME POINT FINANCIAL CORPORATION in association with your recent application.

A brief statement may be required by HOME POINT FINANCIAL CORPORATION to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to HOME POINT FINANCIAL CORPORATION promptly. If you are unsure of the explanation(s) required, please contact HOME POINT FINANCIAL CORPORATION.

IT IS VERY IMPORTANT that you respond to HOME POINT FINANCIAL CORPORATION IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to CREDIT PLUS.

Please return this letter to:

HOME POINT FINANCIAL CORPORATION

9 ENTIN ROAD SUITE 200 PARSIPPANY, NJ 07054 Phone: 9735856100

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

> TRANSUNION PQ BQX 1000 CHESTER, PA 19022 800-858-4213 transunion.com/myoptions

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application,

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

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MERGED INFILE CREDIT REPORT

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MERGED INFILE CREDIT REPORT 6/5/2015 007 VW CREDIT EXPLANATION: **QUITCOME** 093 BANKRUPTCY CHAPTER 7 EXPLANATION: DISCHARGED OUTCOME: (369) CAP ONE BANKRUPTCY CHAPTER 7; ACCOUNT CLOSED BY CREDIT GRANTOR; ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER EXPLANATION: DISCHARGED OUTCOME: លាប៉ ECOA / WHOSE CAP ONE $\textbf{BANKRUPTCY CHAPTER 7; ACCOUNT GLOSED BY CREDIT GRANTOR; ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER \\$ EXPLANATION: DISCHARGED

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04. 1003 82ND STREET, NORTH BERGEN, NJ 07047	CURRENT	⊕ yes ≪no
xplanation:		
RENT		
005, 1050 E RAY RD A\$403, CHANDLER, AZ 85225	12/10 - 12/10	O YES ZNO
Explanation:		
work		
006. 17239 SHAVANO RNCH, SAN ANTONIO, TX 78257	05/14 - 05/14	€ YES €NO
Explanation:		
RENT		
007. 17239 SHAVANO RNCH, SAN ANTONIO, TX 78257	04/10 - 09/12	O YES WO
Explanation:	<u> </u>	TES X NO
nent		
	12/13 - 09/14	energy energy and a second and a
008. 33 6TH ST, HERMOSA BEACH, CA 90254	1213-0914	e yes No
Explanation:		
WORK	erum arrang punasaran sarran andan menangkan sarran kalanggan sara	A CONTRACTOR OF THE PROPERTY O
009. 361 MAPLE ST APT PH, MOONACHIE, NJ 07074	05/14 - 04/15	⊕ YES Ø NO
Explanation:		
RENT		
010. 361 MAPLE ST, MOONACHIE, NJ 07074	04/14 - 03/15	⊕ YES ØNO
Explanation:		
RENT		
011. 361 MAPLE ST, MOONACHIE, NJ 07074	04/14 - 04/14	⊕ YES ØNO
Explanation:	1.000 FE. 1.1.1	
RENT		
012. 5934 DELIA TER, EAST STROUDSBURG, PA 18301	10/14 - 04/15	O YES NO
Explanation:	The second secon	and the second s
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5/2015	MERGED INFILE CREDIT	REPORT
CO-APPLICANT		
Name		Explanation
001. KARIN A GUTIERREZ		
002. KARINA G ANDAGANA	And the second s	
	4/27/2015 12:44:16 P	
Borrower Signature		Date 6/12 /2015
Co-borrower Signature		Date 6/12/2015
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HOME POINT FINANCIAL CORPORATION 9 ENTIN ROAD SUITE 200 PARSIPPANY, NJ 07054